

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF TENNESSEE**

IN RE:	GREGORY WILLIAMS)
	1003 KINGSTON SPRINGS ROAD #B) CASE NO.: 14-04911
	KINGSTON SPRINGS, TN 37082) CHAPTER 13
	SSN: XXX-XX-7510) JUDGE: HARRISON
)
Debtors	GREGORY WILLIAMS)

AMENDED MONTHLY FAMILY BUDGET

<u>EXPENSES</u>		Prior Budget*	Current Budget*
		6/20/2014	6/15/2016
Rent / Mortgage:		\$ 800.00	\$ 650.00
Utilities:			
Electricity, heat & natural gas		\$ 150.00	\$ 125.00
water, sewer, garbage			\$ 40.00
Telephone. Cell phone, internet, satelite and cable		\$ 136.00	\$ 120.00
rental or homeowners insurance			
home maintenance			
Other :			
Other (_____):			
Food and houskeeping supplies		\$ 300.00	\$ 250.00
childcare and childrens education costs			
clothing, Laundry & Dry Cleaning:		\$ 20.00	\$ 25.00
personal care products & services		\$ 10.00	\$ 15.00
Medical & Dental Expenses:		\$ 20.00	\$ 20.00
Transportation, include gas, maintenance, bus or train fair:		\$ 150.00	\$ 175.00
Insurance (not deducted from wages):			
Life:			
health			
vehicle		\$ 80.00	\$ 80.00
Other:			
Other (_____):			
Taxes (not deducted from wages):			
Child Support:			
Installment payments			
Other Monthly Expenses (PROPOSED SECURED CREDIT CARD):		\$	75.00
TOTAL MONTHLY EXPENSES:		\$ 1,666.00	\$ 1,575.00

AMENDED MONTHLY FAMILY BUDGET, CONTINUED

<u>INCOME</u>		Prior Budget*	Current Budget*
Debtor's Gross Income:		\$ 2,469.00	\$ 2,581.00
Spouse's Gross Income:			
Subtotal Gross Income:		\$ 2,469.00	\$ 2,581.00
Payroll Deductions:	Prior*	Current*	
Payroll Taxes:	\$ 194.00	\$ 266.00	
401(K):		\$ 50.00	
Health Insurance:	\$ 159.00	\$ 184.00	
Life Insurance:			
Short Term Disability:		\$ 19.00	
Total Payroll Deductions:	\$ 353.00	\$ 519.00	
Subtotal Net Income:		\$ 2,116.00	\$ 2,062.00
Other Regular Income:			
Support/Alimony:			
Pension/SS/VA:			
Other (____):			
TOTAL MONTHLY INCOME:		\$ 2,116.00	\$ 2,062.00
SUMMARY:			
Total Monthly Income (from above):		\$ 2,116.00	\$ 2,062.00
minus Total Monthly Expenses (from page 1):		\$ 1,666.00	\$ 1,575.00
equals Monthly Surplus:		\$ 450.00	\$ 487.00
Monthly Plan Payment:		\$450.67	\$484.00
Duration of Plan (months):		60	60
Dividend to Unsecured Creditors (%):		20%	20%
Secured Creditors Affected:			

Budgeting Class Completed on August 19, 2014

** Explain any increase or decrease in income, expenses, or dividend that exceeds 10%:

Debtor is seeking permission to obtain a secured credit card for the purpose of rebuilding his credit and improve his credit score for the purpose of obtaining a home loan. Rent has decreased.

/s/ Gregory Williams 6/3/16

